

**Information to identify the case:**

Debtor 1	<b>Thomas D Willshire</b>	Social Security number or ITIN	xxx-xx-2077
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	<b>16-26074-RG</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas D Willshire

1/28/20

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Thomas D Willshire  
DebtorCase No. 16-26074-RG  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 3180WPage 1 of 3  
Total Noticed: 59

Date Rcvd: Jan 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2020.

db +Thomas D Willshire, 50 Warren Court, South Orange, NJ 07079-2336  
aty +Jaclyn Danielle Gonzalez, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave,  
Suite 100, Boca Raton, FL 33487-2853  
cr +Nationstar Mortgage LLC, RAS Citron LLC, 130 Clinton Road, Suite 202,  
Fairfield, NJ 07004-2927  
516352025 +Beneficial Mutual Savings, 106 South 16th Street, Philadelphia, PA 19102-2802  
516352024 +Beneficial Mutual Savings, Beneficial Mutual Savings, 530 Walnut St., Attn: Bankruptcy,  
Philadelphia, PA 19106-3624  
516352034 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
516352035 +Essex County Sheriff, Essex County Courts Bldg., 50 W. Market St., Newark, NJ 07102-1607  
516352036 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037  
516352038 ++GUARANTY BANK, 4000 W BROWN DEER ROAD, LOAN ADMINISTRATION, BROWN DEER WI 53209-1221  
(address filed with court: Guaranty Bank, 4000 W. Brown Deer, Brown Deer, WI 53209)  
516352040 +Jones & Associates Law Group, LLC, 200 Centennial Ave., Suite 200,  
Piscataway, NJ 08854-3950  
516352042 +Mortgage Service Cente, 2001 Bishops Gate Blvd, Mount Laurel, NJ 08054-4604  
516352041 +Mortgage Service Cente, Attn: Bankruptcy Dept, Po Box 5452, Mt Laurel, NJ 08054-5452  
516399536 +NATIONSTAR MORTGAGE LLC, ROBERTSON, ANSCHUTZ & SCHNEID, P.L., 6409 CONGRESS AVE., SUITE 100,  
BOCA RATON, FL 33487-2853  
516352045 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage LLC, 350 Highland Dr, Lewisville, TX 75067)  
516352049 +NJ Motor Vehicle Commission, P.O. Box 160, Trenton, NJ 08666-0160  
516352048 +NJ Motor Vehicle Commission, 225 East State Street, Trenton, NJ 08666-0001  
516429529 +NJSVS Surcharge Violation System Office, NJSVS Bankruptcy Unit, PO BOX 4850,  
Trenton, NJ 08650-4850  
516352043 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
516352047 +New York State, Department of Taxation and Finance, Bankruptcy Section, P.O. Box 5300,  
Albany, NY 12205-0300  
516352051 +Prin Res Mtg, 711 High St, Des Moines, IA 50392-0001  
516352050 +Prin Res Mtg, Attn: Bankruptcy, 711 High Street, Des Moines, IA 50392-0001  
516352052 +RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927  
516484063 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, P.O. Box 245,  
Trenton, NJ 08695-0245)  
516352053 +State of New Jersey Division of Taxation, Revenue Processing Center, PO Box 111,  
Trenton, NJ 08645-0111  
516512827 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
Addison, Texas 75001-9013  
516352071 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022  
516352078 Wells Fargo Home Mortgage, Written Correspondence Resolutions, Mac#2302-04e Pob 10335,  
Des Moines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 29 2020 00:00:18 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 29 2020 00:00:15 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
516352016 +EDI: AMEREXPR.COM Jan 29 2020 04:13:00 Amex, Correspondence, Po Box 981540,  
El Paso, TX 79998-1540  
516352019 +EDI: AMEREXPR.COM Jan 29 2020 04:13:00 Amex, Po Box 297871,  
Fort Lauderdale, FL 33329-7871  
516352022 +EDI: CITICORP.COM Jan 29 2020 04:13:00 At&T Universal Citi Card, Po Box 6500,  
Sioux Falls, SD 57117-6500  
516352023 +EDI: CITICORP.COM Jan 29 2020 04:13:00 At&T Universal Citi Card, Po Box 6241,  
Sioux Falls, SD 57117-6241  
516352027 +EDI: CHASE.COM Jan 29 2020 04:13:00 Chase Card Services, Correspondence Dept,  
Po Box 15278, Wilmington, DE 19850-5278  
516352026 +EDI: CHASE.COM Jan 29 2020 04:13:00 Chase Card Services, Attn: Correspondence Dept,  
Po Box 15298, Wilmington, DE 19850-5298  
516352028 +EDI: CHASE.COM Jan 29 2020 04:13:00 Chase Card Services, Po Box 15298,  
Wilmington, DE 19850-5298  
516352030 +EDI: CITICORP.COM Jan 29 2020 04:13:00 Citibank/Sears,  
Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040  
516352031 +EDI: SEARS.COM Jan 29 2020 04:13:00 Citibank/Sears, Po Box 6283,  
Sioux Falls, SD 57117-6283  
516352033 EDI: DISCOVER.COM Jan 29 2020 04:13:00 Discover Financial, Po Box 15316,  
Wilmington, DE 19850  
516352032 +EDI: DISCOVER.COM Jan 29 2020 04:13:00 Discover Financial, Po Box 3025,  
New Albany, OH 43054-3025  
516352039 EDI: IRS.COM Jan 29 2020 04:13:00 Internal Revenue Service (IRS), Department of Treasury,  
P.O. Box 7346, Philadelphia, PA 19101-7346

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User: admin  
Form ID: 3180W

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516577011 +EDI: RMSC.COM Jan 29 2020 04:13:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk VA 23541-1021  
516352054 +EDI: RMSC.COM Jan 29 2020 04:13:00 Synchrony Bank/Brook Brothers, Po Box 103104,  
Roswell, GA 30076-9104  
516352055 +EDI: RMSC.COM Jan 29 2020 04:13:00 Synchrony Bank/Brook Brothers, Po Box 965005,  
Orlando, FL 32896-5005  
516352056 +EDI: RMSC.COM Jan 29 2020 04:13:00 Synchrony Bank/Gap, Po Box 965064,  
Orlando, FL 32896-5064  
516352059 +EDI: RMSC.COM Jan 29 2020 04:13:00 Synchrony Bank/Gap, Po Box 965005,  
Orlando, FL 32896-5005  
516352063 +EDI: RMSC.COM Jan 29 2020 04:13:00 Synchrony Bank/Old Navy, Po Box 965005,  
Orlando, FL 32896-5005  
516352062 +EDI: RMSC.COM Jan 29 2020 04:13:00 Synchrony Bank/Old Navy, Po Box 965064,  
Orlando, FL 32896-5064  
516352064 +EDI: RMSC.COM Jan 29 2020 04:13:00 Synchrony Bank/PC Richards & Sons, Po Box 965064,  
Orlando, FL 32896-5064  
516352065 +EDI: RMSC.COM Jan 29 2020 04:13:00 Synchrony Bank/PC Richards & Sons, C/o Po Box 965036,  
Orlando, FL 32896-0001  
516352069 EDI: TFSR.COM Jan 29 2020 04:13:00 Toyota Motor Credit Co, 4 Gatehall Dr Ste 350,  
Parsippany, NJ 07054  
516352068 EDI: TFSR.COM Jan 29 2020 04:13:00 Toyota Motor Credit Co, Po Box 8026,  
Cedar Rapids, IA 52408  
516352066 +EDI: WTRRN BANK.COM Jan 29 2020 04:13:00 Target, C/O Financial & Retail Services,  
Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475  
516352067 +EDI: WTRRN BANK.COM Jan 29 2020 04:13:00 Target, Po Box 673, Minneapolis, MN 55440-0673  
516352074 +E-mail/Text: vci.bkcy@vwcredit.com Jan 29 2020 00:00:28 Volkswagen Credit, Inc,  
1401 Franklin Blvd, Libertyville, IL 60048-4460  
516352072 +E-mail/Text: vci.bkcy@vwcredit.com Jan 29 2020 00:00:28 Volkswagen Credit, Inc, Po Box 3,  
Hillsboro, OR 97123-0003  
516352079 EDI: WFFC.COM Jan 29 2020 04:13:00 Wells Fargo Home Mortgage, 8480 Stagecoach Cir,  
Frederick, MD 21701  
516352077 EDI: WFFC.COM Jan 29 2020 04:13:00 Wells Fargo Bank Card, Credit Bureau Disp,  
Des Moines, IA 50306  
516352076 +EDI: WFFC.COM Jan 29 2020 04:13:00 Wells Fargo Bank Card, Mac F82535-02f, Po Box 10438,  
Des Moines, IA 50306-0438

TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516352017\* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
516352018\* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
516352020\* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
516352021\* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
516352029\* +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298  
516352037\* ++GUARANTY BANK, 4000 W BROWN DEER ROAD, LOAN ADMINISTRATION, BROWN DEER WI 53209-1221  
(address filed with court: Guaranty Bank, Attn: Bankruptcy, 4000 West Brown Deer Rd,  
Milwaukee, WI 53209)  
516352046\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage LLC, 350 Highland Dr, Lewisville, TX 75067)  
516584403\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage LLC, PO BOX 619096, Dallas, TX 75261)  
518579548\* +NJSVS Surcharge Violation System Office, NJSVS Bankruptcy Unit, P.O. Box 4850,  
Trenton, NJ 08650-4850  
516352044\* +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
516352057\* +Synchrony Bank/Gap, Po Box 965064, Orlando, FL 32896-5064  
516352058\* +Synchrony Bank/Gap, Po Box 965064, Orlando, FL 32896-5064  
516352060\* +Synchrony Bank/Gap, Po Box 965005, Orlando, FL 32896-5005  
516352061\* +Synchrony Bank/Gap, Po Box 965005, Orlando, FL 32896-5005  
516352070\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408)  
516352075\* +Volkswagen Credit, Inc, 1401 Franklin Blvd, Libertyville, IL 60048-4460  
516352073\* +Volkswagen Credit, Inc, Po Box 3, Hillsboro, OR 97123-0003

TOTALS: 0, \* 17, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 30, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Justin Plean on behalf of Creditor NATIONSTAR MORTGAGE LLC jplean@rasflaw.com,  
bkyecf@rasflaw.com;ras@ecf.courtdrive.com  
Justin M Gillman on behalf of Debtor Thomas D Willshire ecf@gbclawgroup.com,  
R47252@notify.bestcase.com,e4eaf5f23@maildrop.clio.com  
Laura M. Egerman on behalf of Creditor Nationstar Mortgage LLC bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Melissa N. Licker on behalf of Creditor Nationstar Mortgage LLC NJ\_ECF\_Notices@mccalla.com  
Patrick O. Lacsina on behalf of Creditor Nationstar Mortgage LLC , PATRICK.LACSINA@GMAIL.COM  
Phillip Andrew Raymond on behalf of Creditor Nationstar Mortgage LLC  
phillip.raymond@mccalla.com  
Sindi Mncina on behalf of Creditor NATIONSTAR MORTGAGE LLC smncina@rascrane.com  
Sindi Mncina on behalf of Creditor Nationstar Mortgage LLC smncina@rascrane.com

TOTAL: 10